



LAW OFFICES OF
GEORGETTE MILLER AND ASSOCIATES, P.C.

CRYSTAL SMITH

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May 26, 2015

Michael J. Maaco
Chapter 13 Trustee
135 Pinelawn Road, Suite 120 South
Melville, NY 11747

RE: Allison Legal
Chapter 13 Case No: 1-15-40911-cec
CO Hearing and Motion to Dismiss

Dear Mr. Maaco:

This letter is to inform you that we are agreeable to the case being dismissed. On April 1, 2015 we received a call from the debtor Allison Legal that she no longer wanted to proceed with her bankruptcy. As such we did not appear at the 341 Hearing. The legal fees should not be disgorged as the dismissal was requested by the debtor.

Very truly yours,

/s/ Crystal Smith

Crystal Smith
Legal Assistant

Enclosures

{00172341;v1}

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1521 Concord Pike, Suite 301, Wilmington, DE 19803

New York

61-43 186th Street, Fresh Meadows, NY 11365

Crystal Smith

From: Georgette Miller
Sent: Tuesday, May 26, 2015 10:52 AM
To: Crystal Smith
Subject: Fwd: Bankruptcy

Sent from my iPhone

Begin forwarded message:

From: Georgette Miller <GMiller@georgettemillerlaw.com>
Date: April 14, 2015 at 11:15:32 AM EDT
To: Allison legall <[REDACTED]>
Subject: Re: Bankruptcy

Ur case will be dismissed. Ty

Sent from my iPhone

On Apr 14, 2015, at 11:08 AM, Allison legall <[REDACTED]> wrote:

GM, I've decided not to go through with bankruptcy. So I won't be attending court tomorrow 4/15. What happens next after tomorrow?

Allison Legall

..

On Mar 31, 2015 10:51 AM, "Georgette Miller"
<GMiller@georgettemillerlaw.com> wrote:
Yes as dismissed.

Sent from my iPhone

On Mar 31, 2015, at 10:50 AM, Allison legall <[REDACTED]> wrote:

If the case is dismissed will it show up on my credit report?

On Mar 31, 2015 10:39 AM, "Georgette Miller"
<GMiller@georgettemillerlaw.com> wrote:
Again, If your payments are not received your bankruptcy case
will be dismissed.

Check with the non profit and the bank as to the status of
modification. You can request a modification, anyone can, but the
bank does not have to give you a modification. Our office does

modifications but we are always clear with our clients, letting them know it is completely up to the bank and they are entitled to nothing.

Sent from my iPhone

On Mar 31, 2015, at 10:33 AM, Allison Legall

<allegall650@gmail.com> wrote:

So what's going to happen if the payments aren't received? A not for profit organization had submitted modification papers on my behalf. Can I call the bank to see what's happening?

On Mar 31, 2015 10:25 AM, "Georgette Miller" <GMiller@georgettemillerlaw.com> wrote:
Ms. Legall

We talked at length about this. Your case is filed, if you do not make the payments it will be dismissed.

If you want to apply for a modification, that is fine but again the bank has no obligation to help you and provide you with a modification of your mortgage.

If you cannot afford to keep the home then you need to file a chapter 7 surrender it and save. You can also apply for a modification once it is surrendered, if you get it great, you stay, if you don't, then be prepared to leave once the house is foreclosed. Hopefully you will leave with some savings.

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www.LivingDebtFreeBook.com
www.GeorgetteMiller.com

On Mar 31, 2015, at 10:08 AM,
Allison legall
~~legall650@gmail.com~~ wrote:

GM, I haven't been able to come up with the funds for the bank and the trustee. I had send in documents to the bank for possible modification. I'm considering not to go through with bankruptcy. Since I'm having trouble with the funds what do you suggest. Can I stop bankruptcy case? I would prefer to try and get modification than bankruptcy. Can you let me know what my options are.

Allison Legall

On Mar 10, 2015 2:17 PM, "Allison legall" <~~legall650@gmail.com~~> wrote:

Ok.np